BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – February 10, 2026
10:00 A.M.

Chair Buono called the meeting to order and read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Ashley Buono, Esq.	Present
Eve A. Cullinan	Present
Dina Rocco, Esq.	Present
Erin Kelly, (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services **Joseph Hrubash**
Claims Services	Qual Lynx **Kathy Kissane** **Dawn Silvinski** **Lisa Gallo** Vanguard Claims Administration **Sarah Mentzer** PERMA Risk Management Services **Shai McLeod** **Kerin Drumheiser**
Attorney	Lenox Law Firm **Nicholas J. Repici, Esq.**
NJCE Underwriting Manager	Conner Strong & Buckelew
Treasurer	**Carolyn Havlick**
Safety Director	J.A. Montgomery Consulting **Glenn Prince**
Employee Benefits	PERMA Risk Management Services **Brandon Lodics** **Caitlyn Perkins** **James Rhodes** Conner Strong & Buckelew **Tammy Brown** **Ian Dalton** Amerihealth Administrators **Megan Penick** **Megan Natale** Express Scripts, Inc. **Hiteksha Patel**

ALSO PRESENT:
Tami Granata, Burlington County
Tracey Jobes, Burlington County Bridge Commission
Jaclyn Lindsey, Conner Strong & Buckelew
Thomas Merchel, Conner Strong & Buckelew
Jennifer Olson, Hardenbergh Insurance Group
Joe Henry, Hardenbergh Insurance Group
Christina Violetti, Hardenbergh Insurance Group
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JANUARY 13, 2026 AND JANUARY 21, 2026

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 13, 2026 AND JANUARY 21, 2026

Moved:	Commissioner Rocco
Second:	Commissioner Kelly
Vote:	3 Ayes, 0 Nays, 1 Abstention

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on February 6 via zoom. Mr. Prince advised a variety of topics were discussed including our training opportunities for February and March. Mr. Prince said resources were posted on the NJCE website including written programs and our job hazard assessment discussion. Mr. Prince advised we also discussed PEOSH most commonly cited citations standards from October 1 to December 31. Mr. Prince reported the next meeting was scheduled for June 5 at 10:00 a.m. With no questions, Mr. Prince concluded his report.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met last Tuesday and reviewed the PARS and SARS that would be presented in closed session today. Ms. Drumheiser concluded her report unless there were any questions. Executive Director noted there would be one additional item for discussion in closed session following the claim matters. Executive Director advised that this discussion would be limited to the Commissioners, Commission Attorney and PERMA.

EXECUTIVE DIRECTOR REPORT:

2026 PLAN OF RISK MANAGEMENT: Executive Director reported the Plan of Risk Management was attached in Appendix II of the agenda. Executive Director advised the Plan was an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. Executive Director noted the changes were highlighted in yellow and were very minor.

Chair Buono said she reviewed the Plan and noticed on page 8, that Dr. Conaway was still listed but no longer employed by the County. It was discussed that former physicians may remain on the policy depending on whether coverage is written on a claims-made or occurrence basis. Executive Director said he would check with underwriting on the list of physicians.

Chair Buono also raised a question regarding the plan's reference to "statutory minimum" limits for Underinsured Motorist coverage. Executive Director said the plan listed the statutory minimums rather than a specific dollar amount so updates were not required each time state limits changed and coverage would continue to follow the applicable statutory requirements.

Chair Buono said she would make the motion to approve Resolution 24-26, however, she would like verification that all listed physicians are current employees and that any necessary adjustments are made.

MOTION TO APPROVE RESOLUTION 24-26, PLAN OF RISK MANAGEMENT

Moved:	Chair Buono
Second:	Commissioner Rocco
Roll Call Vote:	3 Ayes, 0 Nays

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the certificate of insurance issuance report included in Appendix III of the agenda from the NJCE listing the certificates issued during the month of January. Executive Director said there were (114) one hundred fourteen certificates issued during the month. Executive Director asked if anyone had any questions about the report and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Buono
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

BOWMAN & COMPANY, LLP: Executive Director reported Bowman & Company, LLP announced they were joining PFK O'Connor Davies. Executive Director referred to Resolution No. 25-26, authorizing the amendment of Resolution No. 13-26, adopted January 13, 2026, appointing certain professionals for Fund Year 2026 which was included in the agenda. Executive Director explained this amendment revised Item No. 3, to reflect PFK O'Connor Davies as the appointed firm for auditing services. Executive Director noted the resolution was reviewed by the Commission Attorney.

Chair Buono said she reviewed their documents, such as the Stockholder Disclosure form and all of the documents were in order so she would make the motion to approve Resolution No. 25-26.

MOTION TO ADOPT RESOLUTION NO. 25-26, AUTHORIZATION TO AMEND RESOLUTION NO. 13-26 ADOPTED ON JANUARY 13, 2026 APPOINTING CERTAIN PROFESSIONALS FOR FUND YEAR 2026

Moved:	Chair Buono
Second:	Commissioner Rocco
Roll Call Vote:	3 Ayes, 0 Nays

PUBLICATION OF LEGAL NOTICES ON THE COMMISSION WEBSITE: Executive Director reported effective March 1, 2026 public entities were required to publish all legal notices on their official website with a hyperlink to the Secretary of State's legal notices webpage. Executive Director also said, for the entire calendar year of 2026, the Commission should publish twice per month on an online news publication, a notice that its legal notices can now be found on the Commission website. Executive Director referred to Resolution No. 26-26, authorizing an amendment of Resolution No. 4-26, adopted on January 13, 2026, Designating Official Newspaper for the Commission to Include Approval of the Publication of Legal Notices on the Commission Website for 2026. Executive Director noted the resolution was reviewed by the Commission Attorney.

MOTION TO ADOPT RESOLUTION NO. 26-26, AUTHORIZATION TO AMEND RESOLUTION NO. 4-26 ADOPTED ON JANUARY 13, 2026 TO INCLUDE APPROVAL OF THE PUBLICATION OF LEGAL NOTICES ON THE COMMISSION WEBSITE

Moved:	Chair Buono
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE held a special meeting on January 6th to formally adopt the 2026 Budget. Executive Director referred to a summary report for that meeting along with copies of the budget and assessments which were included in the agenda. Executive Director advised the NJCE would hold their Reorganization Meeting in person at the Forsgate County Club in Monroe Township on February 26, 2026 at 10:30 a.m. Executive Director said and invite was sent out and we are also inviting the Commissioners of the Insurance Commissions if they would like to attend. Executive Director advised J.A. Montgomery will have a new initiative they will speak about and he would also discuss potential changes in property claims funding.

NJCE JIF – 2026 RENEWAL WEBINAR: Executive Director reported the Underwriting Manager of the New Jersey Counties Excess JIF would be conducting the 2026 Renewal Overview Webinar on Tuesday, February 24th at 11:00 a.m. Executive Director advised an invitation was sent with the link to register. If you need the link or have trouble registering, you can reach out to Cathy Dodd.

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the November Financial Fast Track was included in the agenda. Executive Director advised as of November 30, 2025 there was a surplus of $2,306,037. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated $1,805,922 of the surplus was the BCIC’s share of the NJCE equity. Executive Director noted the cash amount was $9,143,991.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the October Financial Fast Track for the NJCE was included in the agenda. As of October 31, 2025, the NJCE had a surplus of $18,147,168. Executive Director noted the total cash amount was $41,497,475. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of $6,707,551. Executive Director asked if there were any questions about the Financial Fast Tracks.

CLAIM TRACKING REPORTS: Executive Director referred to the Expected Loss Ratio Analysis Report as of November 30, 2025 which was included in the agenda. Executive Director said this report compares current claim activity to the actuary’s projected position at this point in time. Executive Director pointed out property claims were significantly higher than expected with 2025 property losses already at 219%, workers compensation claims for 2024 stand at 118% and 2023 property losses reached 165%, reflecting a difficult year for property claims across all commissions.

2026 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the NJCE renewal policies would be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. Executive Director said the Limit Schematics were also posted to the site. Executive Director noted if anyone has any difficulty in accessing the website, they should contact the Fund Office.

2026 PROPERTY & CASUALTY ASSESSMENTS: Executive Director said in accordance with the Commission's by Law's the Property & Casualty Assessment Bills would be e-mailed to the member entities. Executive Director noted the first installment was due on March 15, 2026 and future assessments would be due on May 15, 2026 and October 15, 2026.

2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director referred to a copy of a flyer announcing the 16th annual seminar. Executive Director said the seminar would be conducted virtually on 2 half-day sessions: Friday, April 24th and Friday, May 1st from 9AM to 12PM. Executive Director advised the seminar was pending approval for Continuing Educational Credits. Executive Director said the Fund office would distribute a notice to all members and risk managers, which would include a registration link for the seminar. Please save the date.

Executive Director's Report Made Part of Minutes

EXECUTIVE DIRECTOR'S REPORT - BENEFITS

Health Benefits Minutes

Ms. Perkins provided a quick update on the PERMA management updates, noting that Mr. Lodics transferred into a financial position under the Executive Director team, while Mr. James Rhodes is now the Executive Director.

FINANCIAL FAST TRACK – Ms. Perkins reviewed the October Fast Track report, noting a deficit for the month, which was primarily driven by a paid claim from the year 2024. She noted that AmeriHealth did confirm it was related to one claim that went through multiple adjustments. Additionally, the AmeriHealth monthly agenda reports have also reflected increase utilization above trend for the last quarter of 2025. She commented that this was taken into consideration when creating the 2026 budget. This will continue to be monitored but the stop loss claims are starting to trickle in 2025, which we are hoping to see on future Fast Tracks.

2026 STOP LOSS – SYMETRA RENEWAL – Ms. Perkins confirmed that the Symetra renewal has been officially accepted and renewed.

Health Benefits Program Manager Report
Conner Strong & Buckelew

Ms. Brown reviewed the following items in the Program Manager's report:

2025 Client Activity Report

In 2025, Conner Strong & Buckelew addressed 85 member issues for the Burlington County Health Insurance Commission. The most common topics included general benefit and plan inquiries (20), retiree matters (18), and claim processing (17). Employees accounted for the majority of contacts (58), followed by dependents and carriers. Case resolution times showed that 39% were closed on the same day, 25% within 1-5 days, 8% within 6-10 days, and 28% required more than 10 days.

Compared to 2024, overall activity increased from 71 to 85 cases. General benefit inquiries and retiree matters continued to be the primary reasons for contact, with a noticeable rise in claim processing questions. Employee-initiated cases increased from 43 to 58. The percentage of same-day closures improved from 27% in 2024 to 39% in 2025, although there was also an increase in cases taking longer than 10 days to resolve. The data reflects higher engagement and improved response times for many issues in 2025.

Ms. Brown recommended meeting with the County benefits team to provide the Member Advocacy cards to distribute to the members to ensure the members are aware of this additional resource.

- Legislative Updates

Creditable Coverage Online Disclosures

Group health plan sponsors offering prescription drug coverage must report their plan's creditable coverage status to CMS online each year, within 60 days of the plan year start (e.g., by March 1, 2026 for calendar year plans). Additional disclosures are required within 30 days of any change in coverage status or plan termination. Plans without Medicare Part D eligible members or those approved for the retiree drug subsidy are exempt from this reporting.

This annual disclosure lets CMS and Medicare Part D eligible individuals know if the prescription coverage is "creditable" or "non-creditable," helping prevent late enrollment penalties. All submissions must be made electronically using the CMS Disclosure Form and are separate from other CMS reporting obligations, such as Medicare Secondary Payer reporting. As program managers, Conner Strong and PERMA will assist the Commission with the submission process to ensure compliance.

2025 Utilization Highlights

Ms. Brown presented the utilization highlights for the full year 2025 compared to full year 2024. She noted that there has been an uptick in utilization for the last four months of the year, which is reflected in the Executive Directors Fast Track. She reported the top diagnoses did not change from August but the experience for cancer-specific claims have gone down a tick. As for the pharmacy spend, there has been no material changes but did recommend meeting with the County benefits team to focus on the high diabetes utilization, working alongside AmeriHealth and Express Scripts.

Third Party Administrator- Medical AmeriHealth Administrators

Ms. Penick opened her report stating that she will be leaving AmeriHealth at the end of March and it has been a pleasure working with the Commission and the professionals. She noted Ms.

Natale will be taking over the account.

Ms. Penick reviewed the AmeriHealth report included in the agenda for the month of December 2025, noting a 15% increase from 2025, largely driven by inpatient admissions. She noted there were twelve high-cost claimants that totaled around $1.2 million. Ms. Penick reviewed the additional ancillary reports, which include top facilities and performance guarantees.

Prescription Benefits Manager Express Scripts

Ms. Patel reviewed the Express Scripts report provided at the meeting, noting the generic fill rate is 89.3% for the year 2025, which is consistent throughout the years. She highlighted that 50% of the total plan cost comes from specialty drugs. She noted that during the top 10 indications, stating that the biggest plan spend was Diabetes, Cancer, Atopic Dermatitis, and Hemophilia for 2025. She reviewed the top 25 medications supporting these four primary indications.

TREASURER REPORT: Ms. Havlick referred to the Bills Lists which were included in the agenda. Ms. Havlick advised she reviewed and everything was in order. Ms. Havlick said she would mail the checks today and was recommending approval of Resolutions 27-26, 28-26 and 29-26.

MOTION TO APPROVE RESOLUTION 27-26, FEBRUARY P&C BILLS LIST RESOLUTION 28-26 JANUARY HIF BILLS LIST AND RESOLUTION 29-26 FEBRUARY HIF BILLS LIST

Moved:	Chair Buono
Second:	Commissioner Rocco
Roll Call Vote:	3 Ayes, 0 Nays

ATTORNEY: Mr. Repici said he did not have a report for open but would have a quick report for closed session.

CLAIMS ADMINISTRATOR: Ms. Gallo reported they processed 155 bills in January with 95% network utilization. Ms. Gallo advised the total charges were $98,607 and Qual Care was able to reduce those payments to $57,167 delivering network savings of 58%. Ms. Gallo said the next report was your savings by Specialty for the month of January and noted the participating providers range from 20% to 71% savings. Ms. Gallo pointed out the top specialty was physical therapy followed by occupational medicine. Ms. Gallo reviewed the last report Workers' Compensation Claims Reported by Claim type. Ms. Gallo concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince referred to a copy of the Safety Director Report which was included in the agenda. Mr. Prince said the report included all risk control and safety activities conducted during January and February. Mr. Prince reported all training opportunities were available through March 31 and have now been extended through the end of April on the NJCE website. Mr. Prince encouraged all employees and departments to review available training courses, register accordingly, and direct any questions to the Safety Director's Office.

Mr. Prince advised open enrollment for the Leadership Academy will start on June 1 and run through June 22. Mr. Prince noted additional information including curriculum and requirements for participation is available on a dedicated page on the NJCE webpage.

Mr. Prince said the 2026 Safety Grant information was announced. Mr. Prince reported the Grant Funding was increased to $130,000 this year for the ten counties. Mr. Prince noted they were looking forward to submissions, and any questions should be directed to himself or his staff. Mr. Prince concluded his report with no questions.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Chair Buono asked if there was anyone from the public that wanted to make a comment.

MOTION TO OPEN THE MEETING TO THE PUBLIC

Moved:	Chair Buono
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Chair Buono
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

CLOSED SESSION: Chair Buono read Resolution 30-26 Resolution for Closed Session and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4012) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 30-26 FOR CLOSED SESSION

Moved:	Commissioner Rocco
Second:	Chair Buono
Vote:	3 Ayes, 0 Nays

Upon returning to open session, Chair Buono said she would make a motion.

MOTION TO APPROVE THE PARS AND SARS AS DISCUSSED IN CLOSED SESSION, HOWEVER HIP SURGERY WAS NOT APPROVED FOR CLAIM # 6433.

Moved:	Chair Buono
Second:	Commissioner Rocco
Roll Call Vote:	3 Ayes, 0 Nays

MOTION TO ADJOURN:

Moved:	Chair Buono
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

MEETING ADJOURNED 11:06 A.M.
Minutes prepared by:
Cathy Dodd, Assisting Secretary
Caitlin Perkins, Benefits